

Information to identify the case:

Debtor 1	Harrison J. Holland	Social Security number or ITIN	xxx-xx-7980
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-11583-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Harrison J. Holland

12/11/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Harrison J. Holland
 Debtor

Case No. 17-11583-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Dec 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2018.

db
 516613087 +Harrison J. Holland, 9 Winthrop Terrace, East Orange, NJ 07018-4110
 516613091 +Afni, Inc., Attn: Bankruptcy, Po Box 3037, Bloomington, IL 61702-3037
 516613091 +F. Andrew Wolf, Esq., Bushkill Group, PO Box 447, Route 209, Attn: Legal Department,
 Bushkill, PA 18324-0447
 516613092 HRP Corp d/b/a Fairway Villas, Route 209, Bushkill, PA 18324
 516613095 +N J L & P S Credit Un, 225 E State St # Cn169, Trenton, NJ 08608-1800
 516613096 +Pnc Bank, PO Box 5570, Cleveland, OH 44101-0570
 516613097 +Pnc Bank7, Po Box 5570, Cleveland, OH 44101-0570
 516613098 +Pressler and Pressler, Counselors at Law, 7 Entin Rd, Attn: Ralph Gulko,
 Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 12 2018 00:26:21 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 12 2018 00:26:17 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516613088 +EDI: AMEREXPR.COM Dec 12 2018 05:05:00 American Express,
 American Express Special Research, Po Box 981540, El Paso, TX 79998-1540
 516828243 EDI: BECKLEE.COM Dec 12 2018 05:04:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516613089 EDI: CITICORP.COM Dec 12 2018 05:05:00 Citibank Usa,
 Citicorp Credit Services/Attn: Centraliz, Po Box 20363, Kansas City, MO 64195
 516613090 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 12 2018 00:25:48 Ditech, Attn: Bankruptcy,
 Po Box 6172, Rapid City, SD 57709-6172
 516753232 E-mail/Text: bankruptcy.bnc@ditech.com Dec 12 2018 00:25:48 Ditech Financial LLC,
 P.O. Box 6154, Rapid City, South Dakota, 57709-6154
 516734489 E-mail/Text: bankruptcy.bnc@ditech.com Dec 12 2018 00:25:48
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516613093 +EDI: HFC.COM Dec 12 2018 05:06:00 Hsbc/bsbuy, Po Box 15519, Wilmington, DE 19850-5519
 516850950 EDI: PRA.COM Dec 12 2018 05:04:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
 POB 41067, Norfolk VA 23541
 516613099 +E-mail/Text: bankruptcy@savit.com Dec 12 2018 00:27:14 Sa-vit Enterprises, 46 W Ferris St,
 East Brunswick, NJ 08816-2159

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516613094 ##+Law Offices of Charles J. Vogt, PO Box 422, East Stroudsburg, PA 18301-0422

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2018 at the address(es) listed below:

Leressa Crockett on behalf of Debtor Harrison J. Holland Crockettlegal@gmail.com,
 gconley103@gmail.com;crockettlr70262@notify.bestcase.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 19

Date Rcvd: Dec 11, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 4